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Third Quarter 2016

President's Letter

It is so nice to feel the warm sun on your skin and the beautiful long days. Isn't summer great? I begin writing this letter at the Summer Solstice. This year it even comes at the same time as the full moon! Auspicious somehow? Hopefully all for the good.

CRA Annual Meeting

In mid May we held the CRA Annual Meeting in Philadelphia, the Cradle of Liberty. The spouses had a great tour of the various historical sites and lunch at the City Tavern, site of many dinners and discussions of our Founding Fathers. Carol and I were able to visit several of the sites before the meeting. It is a special feeling standing in the room where they debated and signed the Declaration of Independence.



Mike Elgie, President

To continue on the historical avenue, the Directors enjoyed a tour of the battleship New Jersey and dinner on the fantail afterwards. What a ship!

While the spouses did their touring, we did get some business done. We had reports out from the various committees' work over the past year. Significant among them were:

Membership – With Membership being a key focus for CRA, Vic Revenko's committee worked on several projects to get a better idea of ways to access new retirees, retain current members and recruit new members. The Membership Committee has been an Ad Hoc Committee for many years. It was voted to make it a full standing committee, reflecting its importance.

We also had two workshops from members of the Membership Committee. Paul Skakun presented one on Communications, making use of email and the Internet to reduce the chapter administration workload. John Ranslem presented the other on a different approach to dues, making them voluntary contributions. Both gentlemen are available for questions and more information.

Boomer Network – We have a sub-committee of Membership who coordinate with Chevron's Boomer Network. We use the "Boomer Network" term to encompass the various groups within Chevron who gather to learn more about Life After Chevron. This program was formally placed under Membership and is operational. Subsequent to the Annual Meeting several gatherings have occurred and a number additional are scheduled for this summer and fall. CRA has been invited to participate. Area Vice Presidents Kathy Henschel and Steve Ohnimus have been the primary leaders in this effort, representing Northern California and South Texas, major areas of Chevron employment. This

is important work. We find that often employees retire not really knowing about or understanding CRA. With all the decisions involved in retirement, the one page regarding CRA in the Retirement Binder often gets overlooked.

Communications – Frank Coe and his Communications Committee have had an extremely tough, busy year. Our longtime Encore editor, Walt Roessing, had to retire due because of family health issues. Frank basically had to write, edit, and publish Encore. He has now found a contributing editor, Greg Vitiello, to assist with the content, but is still acting as the overall editor.

In addition, the CRA Website has been updated. Much of this is “behind the scenes” work that Frank has worked with a consultant to achieve. It then allowed Frank to streamline and update the website itself. It also allows future Communications Chairs to maintain the website much more easily.

Frank has served as our Communications Chair for many years and has done a terrific job of simplifying the duties for future Chairs. Frank has advised that this is his last year as Chair, but he is willing to continue as Webmaster. Anyone interested in learning more about the Communications Chair position is encouraged to contact Frank to learn more about the job.

Future Annual Meetings – As noted in my last letter, we are studying what our Annual Meetings should be like in the future. Paul Premo’s Planning and Research Committee will be continuing this study. We posted on the walls of the meeting room brainstorming that was done during the Mid Year Meeting. We asked Directors to add suggestions using yellow post-its and received many more ideas.

Vision 2025 - In a related, parallel effort, John Bulla, is heading up our Vision 2025. What might CRA look like in 2025 and what should we be doing to in the meantime? This is a “bottoms up” type of process so John requested Directors to give him ideas and suggestions before they left the meeting. He got many. John will review and come to our Mid-Year Meeting with recommendations to consider.

John Watson

We were very pleased to have John Watson join us for dinner on the last night of the Annual Meeting. John addressed the gathering after dinner and you will find a full report on his remarks in this Encore.

It has been a difficult year for Chevron and all the oil industry, but oil prices are expected to recover down the road and Chevron will be poised to do well.

On a lighter note, in my introduction to John, I included a highlight video of his eagle at the Pebble Beach Pro-Am golf tournament in February. John said he’d never quite had such an introduction.

In closing his remarks, John stressed the importance of the Chevron Advocacy Network (CAN). Chevron and all the oil companies are seeing an increasing amount of activism essentially geared to eliminate fossil fuels from use. We all know that is unrealistic, but many people do not fully understand that. It is crucial that we help educate our relatives, our neighbors and our politicians in order to counter the erroneous statements that come out of the activist community. More information is provided in the CAN article later in this Encore. We are seeking to increase CRA membership in CAN to 20% in 120 days. Chevron has provided very good careers and excellent retirement benefits for us. There are limited ways in which we can show our appreciation. Joining CAN is one. We need your help. If you have not already joined CAN, please do so this summer!

Leadership

As I began my first term of office I noted that three areas should be key: Membership, Leadership and Communications. As noted above, we are doing a number of things to retain and recruit new CRA members. Numbers count. We have made great strides in the Communications area as described above also.

In the Leadership area, we are always looking for future leaders. Assignments on the various committees are a great way to learn more about CRA. As with any organization, our future is only so good as our future leaders. We always need new blood.

Along those lines, we have had 15 new chapter presidents this past fiscal year. Twelve were in attendance in Philadelphia:

President	Chapter
Glenn Hughes	Chevron Canada Chapter
Peter Gilbert	North Central Texas Chapter
Glenn Ewan	Metropolitan Houston Chapter
Suzie Janowski	Tulsa Chapter
Jerry Still	Chevron Gulf Texaco Retirees Club
Judi Lipscomb	Singing River
David Smith	Southwest Mississippi Chapter
Fran Shirey	Gulf Research Center Annuitants Club
Sel Larson	Phoenix Chapter
Adrian D'Souza	Contra Costa Chapter
Jaye Smith	Southern Arizona Chapter
Jerry Lohr	Unocal Gulf Coast Alumni



Not attending were Daryl Brennick, Southern Oregon Chapter, Carl Duplantis, Chevron/Gulf Retirees Chapter, and Steve Wright, Central Alaska Chapter.

Congratulations and thank you to these new leaders.

Best regards,

Mike

Mike Elgie
Association President
melgie46@gmail.com
415.472.5947

Watson Is Keynote Speaker at CRA Annual Meeting in Philadelphia

Chevron Chairman and CEO John Watson delivered the keynote address to the CRA Annual Meeting for the sixth time since he assumed his current position. He was introduced by Mike Elgie, CRA President, who described Watson's educational background as a graduate in agricultural economics at the University of California Davis and recipient of an MBA from the University of Chicago.

Watson reviewed Chevron's current financial performance and long-term business strategies in his keynote address. Watson expressed his confidence that the company has the right priorities to prosper both over the short- and long-terms, despite the current imbalance between supply and demand. While Chevron keeps its focus on cutting costs, increasing overall efficiencies, maintaining a strong balance sheet and paying its dividend, the company also has a strong portfolio of global assets that will provide value for the decades ahead.

Watson said, "It's easy to get down in the dumps when prices are down like they are now, but we actually have a very good portfolio around the world." He emphasized that Chevron has "a position that is second to none in the Permian Basin," as well as strong assets elsewhere in the United States and around the world -- particularly in Australia, Canada and Kazakhstan.

He added that while the company is pacing our investments, "the one project that will go forward is the next expansion at Tengiz." The Future Growth Project (FGP) is the next major phase in the development of Kazakhstan's massive Tengiz Field. Final investment decision is expected this year. The FGP is designed to utilize sour gas injection technology already being used in our Kazakhstan operations.

Watson also stressed that the Gorgon Project offshore Western Australia will be a long-lived project with a 40-year life span. The project made its first shipment of liquefied natural gas in March 2016 and, Watson added, "It will be profitable and it will generate a lot of cash flow," for a long period of time.

In addition to projects such as Gorgon, which is just coming on stream, the company has numerous other projects on which it is currently waiting to move forward as markets rebalance and their economics improve.

Watson stressed that the oil and gas business will continue to be a vital industry in the coming decades. He said that, "You wouldn't know it by reading newspapers, we're not a popular industry at times, but we remain a vital industry."



John Watson

With all experts estimating solid energy growth over the next 20 to 25 years, Watson added, “You're still going to see 50 percent of the energy come from oil and gas years from now. We're going to be around. People tend to vote with the lights on from what I have seen.”

In the current business environment, Watson said, “Everyone is focusing on curtailing activity that's not essential and on getting more efficient in how they do their work, so that we can make money at a lower price. That's really a preoccupation for everyone in the business right now.”

Two Bright Areas: Downstream & Chemicals

While the industry's upstream business generates most of the headlines, Watson stresses that “The downstream has been carrying the load the last few years, and it's been profitable for us.” Another bright area has been the petrochemicals business, which has recorded positive results and where the company currently has a 50-percent-owned expansion project under construction in Texas.”

“The Best in the Business”: Safety and Environment

Watson had particularly strong praise for the company's safety and environmental record. “One thing that we're very proud of in our company is our long history of strong safety and environmental performance. By almost any environmental measure, we defined the best in the business, everything from driving safety, to how our vessels operate, to process safety work that we're doing. It's really a good story and it's essential. Public expectations are high and we deliver in a very positive way. I want every employee to go home safely, every day. I want people in the community to feel safe. We're not perfect, but we're working to get better every day.”

Maintaining a Critical Workforce

Watson said that one of the company's greatest challenges is maintaining a critical workforce. He said that, unlike some companies during tight times, Chevron does not reduce staff indiscriminately. “We do a lot of work to try to understand what is the workload that we expect to have going forward and then we'll typically open up a lot of jobs and go through selections, to give everyone a chance to compete. So if you just happen to be in the wrong place at the wrong time, you still have a chance to compete for the opportunity.”

He expressed pride that employee pulse surveys indicate that “even though they know we're making some of these hard decisions, they understand it, and they believe that the processes that we follow are fair. And that's all we can ask for.”

Watson stressed the importance of continuing to “refresh” the company's workforce “One of the reasons the industry is having such a challenge now is that we went years in the '80s and '90s, when we didn't hire enough people. And so a lot of the people, baby boomers and others, are retiring, and the industry just doesn't have the talent.”

Watson Praises Retirees for Advocacy

During his keynote remarks, Watson gave special praise to retirees who speak up for Chevron, especially through the Chevron Advocacy Network (CAN). He said, “We very much appreciate the work that you do to support us. We know you're vocal and we do appreciate that you represent this company so well.”

He spoke of his visits to the offices of U.S. congressmen and senators, adding, “When you send letters and you send cards, it matters a lot. The squeaky wheel gets the oil, so to speak, and they do listen and they do care.” Watson took particular relish in describing instances where assistants have logged in CAN members' cards and phone calls and told senators, “They're going crazy on this issue or that issue.”

He encouraged members of the audience to join the CAN, adding: “I'm not far from joining you at some point. And I'll be just as vocal from the bleachers as you are.”

He continued, “So we're trying to keep the hiring going, but obviously at a lower rate. And it's tough when you're going through workforce reduction.” The company has responded by insulating all of its new hires from the recent cutbacks, and by continuing to recruit on college campuses and create other mechanisms to “keep the pipeline of new talent going.”

The company is particularly concerned about maintaining enough talent in critical business areas. “For example, we're keeping a lot of drillers,” Watson said, “because we know that we're going to need some of these people going forward. We're protecting some of the functional groups where we know we're going to need the expertise when things improve.”

Harold Freund: Harvesting Good Will

The Chevron Retirees in Action (CRIA), based in Canada's Alberta Province, was winner of one of CRA's 2016 Public Service Awards. For this article, Encore interviewed Canadian Prairie Chapter (CPC) president and CRIA project coordinator Harold Freund about the group's volunteer initiatives – and his own passion for volunteering.

A native of Canada's Alberta Province, Chevron retiree Harold Freund is sensitive to the economic and social needs of the area's communities. He has demonstrated this concern while logging about 10,000 hours as a volunteer since he retired as Chevron Canada's business unit manager in Alberta in 1995.

A graduate of the University of Manitoba, Freund earned a Master's degree in geology before joining Chevron Canada in 1968. His positions with the company included a stint as district supervisor and another as chief of Development for all of Canada.

In 1996, when he joined the chapter and CRIA, he recalls, “I originally got involved because I was looking for something to do. But my volunteerism soon became a passion.”

Harold continues, “Being a volunteer is a way of giving people a hand up. But we get back tenfold what we give. We're really fortunate to be part of such a great community.”

As CRIA project coordinator for the past five years, he prides himself on “tying the organization's projects to our demographics.” In recent years, CRIA's main concern has been helping to feed the area's indigent and elderly members.

One of Harold's favorite projects involves work on a local garden that yields anywhere from 5,000 to 20,000 pounds of produce each year. The project, a joint venture with other area energy companies, supports the Calgary Interfaith Food Bank.



Harold Freund and John Watson

“I’ve headed up the project for several years,” says Harold. “Altogether we have about 24 volunteers who plant, weed and harvest the potatoes and other vegetables for distribution to the Food Bank’s needy clients.”

In an area economy that is heavily reliant on the energy industry, unemployment has risen sharply over the past year as oil prices dropped precipitously. “Demand at the food banks has risen by 40 percent,” says Harold. “That’s why we’ve targeted this need above all others.”

The chapter also holds an annual Christmas luncheon for retirees, at which attendees make contributions to the Calgary Interfaith Food Bank. Last year, retirees donated \$8,500, which was matched by Chevron Canada.

Freund and his CRIA colleagues are also involved in collecting day-old pastries from 24 local Starbucks Coffee Shops, which they then deliver to food banks. “I’ve never weighed them,” says Harold. “But we’re talking about tons and tons of pastries.”

In addition, members of the chapter sort products and create hampers for clients at the food bank.

The initiative to fight hunger exemplifies CRIA’s changed focus over its 20-year existence. In its early years, the organization’s programs included support for the Iris Campaign for the Schizophrenia Society, assisting the mentally handicapped at the Clubhouse Society, maintaining the Youville Women’s Residence, and volunteering at the Kirby Centre, Girl Guides, and Women in Need thrift shops. In addition, the organization supported various efforts to improve the literacy of local residents.

“For example, we organized book sales to support Alberta Literacy,” says Harold. “We found that about 24 percent of people in the area were not totally literate and providing them with books helped them improve their skills.”

Changing Economic and Social Needs

In addition to the organization’s current focus on feeding the hungry, Harold and other CRIA members conduct an annual cleanup of a local highway, as they have done for the past 16 years. And, in a different vein, they put on afternoon teas and socialize with members of the Carewest Seniors Care Facility. “We do the events up well, serving on English bone tea cups and engaging the seniors at the facility, who range in age all the way up to 110,” says Harold.

As CPC president, Harold also meets regularly with the president of Chevron Canada’s upstream organization in Calgary to discuss ways in which the two organizations can best leverage their joint commitment to support area needs.

In addition, he is active in extending CRIA’s reach. “I’m trying to get Vancouver retirees involved in our organization,” he says. “I tell them we must be doing something right. After all, the Alberta Treasury Branch and ExxonMobil in Alberta have said they want to model their volunteer programs after ours.”

For someone who became a volunteer as a way of keeping busy, Harold has come a long way. He recognizes the benefits for himself and others who take an active role. “Just look at it this way,” he says. “Volunteers live longer and keep their minds and bodies involved.”

Wilma Lill: Juggling Priorities

Wilma Lill, the widow of Texaco retiree Joe Lill, has a long history of juggling priorities and being of service. Over the past 60 years, she has been a wife, mother of four, teacher, caregiver, steadfast volunteer spanning many causes, and president of various organizations – including the Skelly-Getty-Texaco Chapter of CRA.



Wilma Lill and John Watson

Through Joe, who had a 45-year career with the El Dorado (Kansas) Refinery, she developed a strong link to the plant's thousands of employees, family members and retirees. And through her position as 7th and 8th grade teacher at Towanda Circle School District in Kansas, she gained an early perspective on the aspirations and needs of the local children and their families.

Her role as a volunteer crystallized in 1956, when she joined an Extension Unit, sponsored by Kansas State University, which was formed to improve the everyday lives of the area's rural women. As residents of a small community north of Towanda, she and Joe were sensitive to the needs of rural families, who often struggled to maintain an adequate living.

The Extension Unit had a long life, merging in 1990 into the Legacy Fund of the National Association for Family and Community Education (FCE). Over the decades of her involvement, Wilma worked on a wide range of community programs, some with deep emotional and physical implications such as aging, maintaining a proper diet, dealing with obesity, managing chronic pain, being a caregiver, and improving family relationships. Other programs were more practical in nature, including moving one's household, learning how to recycle, refinishing furniture, and dealing with Gluten intolerance.

"I always enjoyed being among people, and through volunteering I had the chance to be of aid to many of them," said Wilma. "And through my teaching experience, I learned a lot of practical things that I was able to pass on to others."

Wilma served for four years as FCE's director for South Central Kansas. She subsequently became president of the Highland Chapter in Butler County, Kansas. She also volunteered for the United Methodist Women's Group, served as treasurer of the El Dorado Senior Center, held leadership positions in the Butler County 4-H Clubs and recently completed a seven-year stint as president of the condominium where she lives.

Meanwhile, she found time to support her husband Joe in his position as president of the Skelly-Getty-Texaco Retirees Club. Joe died in 2007, at roughly the same time that the retirees club disbanded. It was soon replaced by the Skelly-Getty-Texaco Chapter of CRA, which was in need of a president.

“I felt I should do whatever I could to help keep a retiree organization going in El Dorado,” said Wilma. “And fortunately, I knew who to call to get it started. And, in fact, I enjoy holding office and doing the best I can.”

The “best she can” as a volunteer extends quite far. It encompasses cooking meals for American Legion meetings, taking shut-ins to their doctors’ appointments, buying groceries for people unable to get to the store, and visiting neighbors in hospitals and nursing homes.

“I once had a job taking care of elderly people and I developed the empathy to understand their needs,” she said. “It’s especially important to be there for them when they have no families to rely on for visits.”

Friends often complain that Wilma isn’t home when they try to reach her. Chances are, she’s out in the community, helping others. “I tell them that’s the way I want it,” she said.

CRA News Briefs

Contra Costa Member Receives Prestigious Award

On March 15th, one of Chevron’s own, Mieczyslaw M. Boduszynski, was presented with the 2016 George A. Olah Award in Hydrocarbon or Petroleum Chemistry at the 251st meeting of the American Chemical Society held in San Diego, California. Mieczyslaw, “Mietek” to his friends and colleagues, was given the award “for his significant contributions to the understanding of the molecular composition of petroleum and his profound influence on a generation of petroleum chemists.” The award was first established in 1948 and has been granted to industrial chemists just 16 times including nine times to scientists from Exxon-Mobil. Mietek is Chevron’s *first* recipient

Chevron Advocacy Network: 20 in 120

During our Annual CRA Meeting in Philadelphia, we heard a lot about advocacy. On May 16th, representatives from Chevron’s government affairs team provided an overview of the key issues of interest to the company and told us how we can make a difference by joining the Chevron Advocacy Network. Then, in his keynote remarks that evening, John Watson asked that we continue to focus on advocacy as an important way we can support the company.

The chapter presidents have taken this to heart and have launched a new “20 in 120” initiative with a goal of getting 20% of each CRA chapter registered for the Chevron Advocacy Network in 120 days. This would mean that, by Friday, September 16th, we would have 2,126 CRA members in the Chevron Advocacy Network.

Today, June 28th, marks the 43rd day of the initiative and we are currently at 853 retirees in the network. This is a good start but we’re approaching the halfway point and we still have some work to do.

If you haven’t joined the Chevron Advocacy Network, please go to www.chevronadvocacynetwork.com and click the blue box marked “Join Us”.

This is a great way for us to make a difference for the company and for the millions of people who rely on the affordable, reliable energy that our industry provides. Thank you for your support.

Benefits Corner *By Al Horan, Chair, CRA Benefits Committee*

In this article, I would like to update you on activities during the second quarter. I would also like to make available tips and helpful information as well as other items that you may find interesting or useful.

Medical

I would like to share with you a personal experience I recently had with our medical system. While visiting my son and family I decided to go for a walk around a lake that is adjacent to their property. On the walk I was bitten by a dog that belonged to a gardener who was working on a neighbor's property. Unfortunately, the dog was not inoculated for rabies. As a result, my doctor recommended that I undertake a series of rabies injections. Here is where I learned first-hand how out of control our medical system really is. On my initial visit to the emergency room in my local hospital, I spent five hours at the facility and I received eight injections. (The serum, where I live, is only available through hospitals or public health facilities.) The cost of the initial visit was \$15,500. In addition to the initial visit I also had three follow up visits which involved additional injections. Bottom line, I spent twenty hours in the emergency room and the total cost, before Medicare's adjustment, was approximately \$20,000. My share of this cost was about \$500. (Thank goodness for Medicare and Chevron's Medical Plan.)



Al Horan, Benefits

It's interesting to note that if I had not been covered by Medicare my share of the cost would have been materially more because United Healthcare would not have been able to achieve the same level of discount that is available to Medicare. Probably, my share of the cost under Chevron's Medical Plan (Option 1) would have been about \$2,000. This difference is caused by a substantial difference in Medicare and UHC allowable fees. The fees UHC allows are negotiated with medical facilities while the Medicare fees are set by law.

At the CRA Annual Meeting in May, Chevron shared with us that they are undertaking a review of health and welfare benefits that are offered and the vendors/administrators that provide them. This is part of their normal annual benefit review process; vendor reviews are conducted every three years. Benefit reviews involve internal Chevron teams from various disciplines, e.g. Procurement, Legal, Finance, etc. They may also engage an external benefits consulting firm. In selecting a vendor, Chevron considers criteria such as: adherence to plan design and services, customer service, account management, performance guarantees, cost, quality of network providers, and the location of network providers in relationship to Chevron employees and retirees. Any changes in the plan benefits and/or vendors/administrators are approved by Chevron's Senior Management/Executive Committee. Any changes will be effective January 1, 2017. Members are advised of benefit changes in advance of the Open Enrollment period, usually held in October.

Life Insurance

Many retirees are covered for Life Insurance through legacy plans that are offered by Chevron. These plans include the Life Insurance Plan for former Chevron employees, the Term Life Insurance Plan of Texaco, Inc. for former Texaco and Caltex employees, and Unocal Life Insurance Plan for former Unocal employees. These Plans allow retirees to name a beneficiary (ies) and to irrevocably assign coverage. To name a beneficiary, the retiree must either: complete a Designation of Beneficiary for Benefit Plans for Former Employees form (F – 73) which is available from the Chevron HR Service Center; or they can update a beneficiary designation online through the Benefits Connection website (<http://hr2.chevron.com/retiree/BenefitsConnectionPopup.asp>). A change in beneficiary can be made at any time.

The life insurance plans also allow the retiree to irrevocably assign benefits to one or more individuals or to an organization like a trust. Once the assignment is made it may not be changed by the retiree. The assignee becomes the owner of the coverage and they have the right to change the beneficiary and to convert all or any portion of the coverage to an individual whole life policy if the coverage ends or if it is reduced. It should be noted that the plans do not allow the assignment of the coverage as collateral for a loan. To assign coverage, please contact the Chevron HR Service Center for more information or to request the necessary forms. Their phone number is 888-825-5247.

Pension Supplementation

At the Annual Meeting, Chevron also shared with us the process and criteria used to determine if Pension Supplementation increases are necessary. First, each year Chevron reviews pension supplementation globally. The criteria to assess if a supplementation is needed/required are: adherence to laws and pension plan provisions; and alignment with local customs and common practice. The review takes into consideration: costs, the history of previous supplementations, the market practice and the business/economic justification for an increase (e.g. inflation).

Tips & Helpful Information

Audit Medical Bills: Steve Vizner, Member, Texaco Retirees Club of Connecticut, reminds us to audit bills received from medical providers because you could save money. In Steve's case he saved \$1,000. Be sure to download your explanation of benefits statements from Medicare and United Healthcare and compare the information shown on a bill to the statements before paying it. The explanation of benefits statements are available on Medicare's website, www.medicare.gov, and the UHC website, www.myuhc.com.

Your Medical History: Peter Gilbert, President, North Central Texas Chapter, reminds us that Apple iPhones allow individuals to enter their medical history. I understand that emergency rooms are trained to check iPhones for medical history. (A password is not required to access the data.) Sometimes having one's medical history can mean the difference between life and death. If you don't have an iPhone, don't worry, I can send you an Excel template that will allow you to record your history, medications and medical contacts. Just send me an email – awhoran@verizon.net. Whenever I travel I carry with me a copy of my history. It can also generally be given to a new medical provider in lieu of completing lengthy medical questionnaires.

Nursing Home Abuse: Paul Skakun, President, Hill Country Chapter, wishes to share with us a source for learning more about nursing home abuse and what the telltale signs of abuse are. We've all heard of or experienced nightmarish stories about nursing homes. Here's a way of learning more about nursing homes, laws and other helpful information. Just visit www.nursinghomeabuseguide.org. Also remember to check CRA's [Advanced Care Planning booklet](#) for additional guidance and resources which can be found on CRA's website, www.chevronretirees.org. Finally, don't forget to check the Medicare website, www.medicare.gov, to obtain specific information about nursing homes in your area.

Summer and Heat Related Illnesses: Mark Engelbrecht, Member, Benefits Committee reminds us that heat-related illnesses can be serious. Common examples are heat rash (prickly heat), sunburn, heat stroke, and heat cramps. Severe problems caused by sun exposure can result in skin damage, including skin cancer. Individuals who are not physically fit, have cardiovascular disease, have diabetes, have excess weight, are over the age of 50, or take certain medications may even be a higher risk to heat-related illnesses.

To avoid problems, here are ways to protect yourself: drink plenty of water or drink sport drinks (electrolyte fluids); wear a hat with a large brim; take frequent breaks (if possible in a shady area); try to be outside during the cooler parts of the day; wear loose fitting, light-colored clothing; and use sunscreen (at least SPF 15).

Be sure to consult your doctor if you see changes in your skin - changes in moles, skin discolorations, etc. Remember, skin damage from sun exposure can accumulate over a lifetime. For additional related information, go to the “Public and Patients” tab on the American Academy of Dermatology’s website - www.aad.org.

Did You Know

Kindness: Studies show that practicing kindness can lead to better health, better relationships, a longer life and success in the workplace. Societies that are civil and caring focus on other people. By having empathy for others, individuals have better relationships and are more productive.

Tiredness: The National Sleep Foundation recommends that adults who are age 65 or older should aim for 7 to 8 hours sleep per night. Even with the appropriate amount of sleep we probably will not feel as rested as when we were younger and had a like number of hours sleep because of changes in our brain waves. The amplitude of the waves decrease with age and the results are lighter sleep patterns and restless nights. And as we know this is just one of the causes of broken sleep.

What to Eat and When to Eat It: For more energy eat a protein-packed breakfast. After strenuous activity, try refueling by eating a carbohydrate-protein combo. For weight loss eat your main meal at lunchtime. For an afternoon pick-me-up, grab a handful of nuts. For better sleep, fill up on fiber. For more information, please visit AARP’s website – www.aarp.org and search for “What to Eat and When”.

What’s on the Horizon

Obesity: Researchers have found a correlation between obesity and the amount of nutrients contained in foods. Generally, there are more nutrients in organic/natural foods than non-organic/non-natural foods of a similar weight. Since the body requires a certain amount of nutrients, we are consuming more non-organic/non-natural foods to obtain the body’s required amount of nutrients. This leads to obesity. They recommend that we eat organic/natural foods.

Cancer: If an individual is suspected of having cancer, their doctor may order certain blood tests as well as other laboratory tests. With the exception of blood cancers, blood tests generally cannot absolutely tell whether an individual has cancer. For most cancers a biopsy is usually necessary to make a definitive diagnosis.

There are experimental blood tests that are being developed to find cells that have broken away from an original cancer site and are now floating in the bloodstream. While more research is necessary, these advanced forms of testing may prove to be helpful in identifying cancers earlier, such as pancreatic cancer.

If you have questions, my contact information can be found below.

Al Horan, Benefits Chair:

Phone: 972-964-1787

Email: awhoran@verizon.net

CONTRIBUTING EDITOR:

Gregory Vitiello
vitiello@aol.com
 212.249.9849

COMMUNICATIONS CHAIR:

Frank Coe
fcoe@usa.net
 281.565.9813

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Encore In Memoriam: January-March 2016

As reported by Chevron during this period

Amoseas

(No deaths reported)

Caltex

Cooper, Rita M., Ret. 1982
 Kunreuther, Francis Edward., Ret. 1989

Chevron

Ahmad, N Aneesah., Ret. 2003
 Ainsworth, Kenneth W., Ret. 2003
 Allred, Jesse H., Ret. 1990
 Alvidrez, Arthur, Ret. 1971
 Anderson, Fred R., Ret. 1983
 Anderson, Phyllis I., Ret. 1992
 Armenta, Peter A., Ret. 1998
 Arthur, John W., Ret. 2013
 Atherton, W R., Ret. 1986
 Bailey, James W., Ret. 1986
 Barnes, William A., Ret. 1992
 Barnett, A O., Ret. 1984
 Barnett, Elmer W., Ret. 1985
 Baumert, Francis D., Ret. 1989
 Bean, Niles S., Ret. 1990
 Beeman, Delorse L., Ret. 1992
 Bellomy, Robert C., Ret. 2005
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Holiday, Mary L., Ret. 2014
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Snokhous, Raymond J., Ret. 1983
Strange, James L., Ret. 1985
Terracina, Anthony, Ret. 1983
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Vaught, Robert L., Ret. 1995
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Watkins, Joel S., Ret. 1985
Westfall, Steve A., Ret. 1995
White, Roddy L., Ret. 1974
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Willingham, Grady C., Ret. 1999
Wilson, Myrtle L., Ret. 2000
Woods, Phillip L., Ret. 1984
Worrell, John C., Ret. 1983
Wright, Clifford H., Ret. 1973
Yancey, Sara L., Ret. 1973

MolyCorp

Bates, Steven J., Ret. 2009
Garcia, Bernabe P., Ret. 1986
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Plexco

(No deaths reported)

Tenneco

(No deaths reported)

Texaco

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Andres, Albert M., Ret. 1989
Armstrong, Forrest, Ret. 1982
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